

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN P. WEST

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-23402 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/28/2018 and confirmed on 10/4/18 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		148,975.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		148,975.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	7,044.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,444.11

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	82,948.24	0.00	82,948.24
	Acct: 1064				
	PENNYMAC LOAN SERVICES LLC	1,411.21	1,411.21	0.00	1,411.21
	Acct: 1064				
	AMERICAN HONDA FINANCE CORP*	23,901.98	23,901.98	1,197.36	25,099.34
	Acct: 8244				
	HUNTINGTON NATIONAL BANK(*)	9,597.87	9,597.87	982.02	10,579.89
	Acct: 4523				
	NISSAN MOTOR ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: 3381				
	PENNYMAC LOAN SERVICES LLC	0.00	0.00	0.00	0.00
	Acct: 3897				
					120,038.68

Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN P. WEST	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC.	9,198.43	2,095.76	0.00	2,095.76
	Acct: 2702				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	34,523.60	7,865.84	0.00	7,865.84
	Acct: 1385				
	JEFFERSON CAPITAL SYSTEMS LLC*	6,685.01	1,523.11	0.00	1,523.11
	Acct: 0511				
	FOUR SEASONS ENDOSCOPY CTR++	0.00	0.00	0.00	0.00
	Acct:				
	HERITAGE VALLEY	0.00	0.00	0.00	0.00
	Acct:				
	HERITAGE VALLEY BEAVER	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	LENDING CLUB CORP*	0.00	0.00	0.00	0.00
Acct:					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct:					
	BIERNACKI AND ASSOCIATES PC	0.00	0.00	0.00	0.00
Acct:					
	CAPITAL ONE BANK (USA) NA BY AMERIC.	1,660.97	378.44	0.00	378.44
Acct: 4270					
	GREENSKY LLC(*)	8,867.91	2,020.45	0.00	2,020.45
Acct: 2560					
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,418.64	1,234.58	0.00	1,234.58
Acct: 4036					
	LVNV FUNDING LLC, ASSIGNEE	14,808.81	3,374.03	0.00	3,374.03
Acct: 7597					
	NISSAN MOTOR ACCEPTANCE CORP	0.00	0.00	0.00	0.00
Acct: 3381					
	AMERICAN EXPRESS NATIONAL BANK	556.86	0.00	0.00	0.00
Acct: 1006					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 4036					
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
Acct:					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
					18,492.21

TOTAL PAID TO CREDITORS

138,530.89

TOTAL CLAIMED

PRIORITY 0.00

SECURED 34,911.06

UNSECURED 81,720.23

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JOHN P. WEST

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-23402 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
John P. West
Debtor

Case No. 18-23402-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 28, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	+ John P. West, 131 Samuel Street, Beaver Falls, PA 15010-1348
14920614	+ Biernacki & Associates, P.C., 2600 Boyce Plaza Rd #100, Pittsburgh PA 15241-3949
14931823	+ Chase Bank USA, N.A., PO Box 15368, Wilmington, DE 19850-5368
14905323	+ Four Seasons Edoscopy, 100 Knowlson Avenue, Beaver Falls, PA 15010-1634
14940109	+ Greensky, LLC, PO Box 71215, Charlotte, NC 28272-1215
14905324	Heritage Valley, 2 Peartree Way, Beaver, PA 15009-1954
14905325	+ Heritage Valley Beaver, PO Box 382094, Pittsburgh, PA 15251-8094

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kborkley@bernsteinlaw.com	Sep 29 2023 01:14:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14905326	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 29 2023 01:14:00	Honda Financial, P.O. Box 7829, Philadelphia, PA 19101-7829
14910886	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 29 2023 01:14:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14969385	Email/PDF: bncnotices@becket-lee.com	Sep 29 2023 01:29:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14905320	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:09:08	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14934185	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:48:22	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14905322	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Sep 29 2023 01:12:00	EnerBank USA, 1245 East Brickyard Rd., Suite 600, Salt Lake City, UT 84106-2562
14905327	Email/Text: bankruptcy@huntington.com	Sep 29 2023 01:13:00	Huntington Bank, PO Box 182519, Columbus, OH 43218-2519
15226978	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 29 2023 01:14:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14905321	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:27:32	Chase, PO Box 15123, Wilmington, DE 19850-5123
15086172	+ Email/Text: RASEBN@raslg.com	Sep 29 2023 01:11:00	JPMorgan Chase Bank N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14944089	Email/PDF: resurgentbknofications@resurgent.com	Sep 29 2023 01:27:46	LVNV Funding, LLC its successors and assigns as, assignee of SALLIE MAE BANK, Resurgent

District/off: 0315-2

User: auto

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Date Rcvd: Sep 28, 2023

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Total Noticed: 29

			Capital Services, PO Box 10587, Greenville, SC 29603-0587
14905328	+ Email/Text: Documentfiling@lciinc.com	Sep 29 2023 01:11:00	Lending Club, 71 Stevenson St., Suite 300, San Francisco, CA 94105-2985
14905329	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 29 2023 01:11:00	Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
14908902	Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 29 2023 01:11:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14942969	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 01:09:15	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14906327	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 01:29:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905330	Email/PDF: ebnotices@pnmac.com	Sep 29 2023 01:26:05	PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
14905331	+ Email/PDF: ebnotices@pnmac.com	Sep 29 2023 03:04:26	PennyMac Loan Services, 6101 Condor Drive, Moorpark, CA 93021-2602
14931822	+ Email/PDF: ebnotices@pnmac.com	Sep 29 2023 01:28:53	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14905332	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:09:06	SYNCB, PO BOX 965005, Orlando, FL 32896-5005
14910239	+ Email/Text: bankruptcy@huntington.com	Sep 29 2023 01:13:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
15074088		JPMC Bank, N.A. s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14938407	*+	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 29

below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor John P. West julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
TOTAL: 6	